INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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First Named Inventor	Jim D). Kunce				
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	6	2004	0015422	A1	2004-01-22		Glick, et al.								
	7	2005	0021286	A1	2005-01-27		Kunce, Jim D.								
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	1	Beroggi, et al., "Operational Risk Management," Engineering and Technology Management, 1998, Pioneering New Technologies: Management Issues of the Third Millennium, IEMC '98 Proceedings, International Conference on Oct. 11-13, 1998, pp. 447-451.													
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